

REAL ROMANCES OF THE BUSINESS WORLD

THE STORY OF THE JACOBSON LOAN

BY RICHARD SPILLANE.

In the most stately room of one of the world's greatest banks, at regular times a small group of men, most of them gray-haired, most of them cold-blooded, most of them millionaires many times over. Uniformed servants guard the doors and patrol the corridor while they are in session, for nothing is permitted to disturb their deliberations. They wield a mighty power, the power of money, for they form the finance committee of an insurance company with hundreds of millions of dollars at its disposal. Ten thousand or more applications are made to them each year for loans. They pass judgment in every case, but for the most part their work is perfunctory. In every instance an application must be scrutinized by the controller before it reaches them, and in ninety-nine cases out of a hundred his action is approved.

One day in 1907 the board met as usual. The nation was in the throes of one of the greatest panics in history. Bank after bank had failed, thousands of persons were bankrupt, more thousands were threatened with disaster, business was paralyzed, and every day brought a new tale of ruin.

"Gentlemen," said the chairman, after the ordinary routine work of the meeting had been disposed of, "I have a letter here which I would like to bring to your attention. It is from a gentleman connected with a real estate concern in this State, and he asks the privilege of addressing the board. The request is rather unusual. What is your pleasure?"

"Do you know what he wants?" asked one of the members.

"No," replied the chairman, "but I am informed he represented a man named Jacobson, who recently applied to us for a loan on some property."

"And the application was rejected?"

"Of course."

"When what is the use of wasting his time and ours with any discussion of the matter? We are not lending money now. Who is? I, for one, wish I knew. I'd like to borrow some myself."

The chairman reminded the members that it was for them to say if they would give audience to the gentleman.

"Well," said the man who had spoken before, "let him come here if he wishes. It won't do any harm to listen to him."

The others nodded in assent, and it was so ordered.

Probably the matter had been forgotten by most of the members, and they were about to adjourn at the next meeting, when the controller mentioned the fact to the chairman that Mr. Radcliffe was outside.

"Oh, yes," said the chairman, "ask him in."

Mr. Radcliffe entered and was introduced. He looked at the cold, calm group of men, and then, after thanking them for the privilege they had extended to him, he began his story.

"Gentlemen," he said, "a man for whom I would do anything in the world came to my office the other day and asked me to help him. I should say a few months ago he was comparatively rich. To-day he is on the brink of ruin. He is one of the countless victims of this panic. The earnings of a lifetime will be swept away unless a helping hand is extended to him."

"He is not prominent, and he is not known, perhaps, to any of you. He is just a plain, ordinary person, who has gone through life simply and unostentatiously, but he has done more good than any one knows. He has his own ideas of what is honest and right, and the world would be a better place to live in if more men lived by his code."

"The man's name is Jacobson. When he came to me he had exhausted every other resource. For weeks he has been doing everything in his power to raise money. The bank in which he had his deposit has closed. The business which he built up through years of effort will be destroyed unless he gets assistance. He had thousands of dollars in outstanding accounts, but he cannot collect a cent. The building which he owns

has a mortgage which falls due in a few days. At any other time there would be no difficulty in getting an extension, but the holder of the mortgage is in dire distress and must foreclose if Jacobson cannot pay."

"I have no doubt, gentlemen, you know of many cases like this. They are innumerable in the city to-day, and I would not ask your indulgence were not this one exceptional. I have gone to the title companies and urged my friends there to take over the mortgage, but it is useless. It does not matter that the property is worth more than \$250,000, and that the mortgage does not represent one-third of the value. They will lend nothing. I have gone to men of money and have offered every sort of terms that it is possible to make, but the answer is the same everywhere. I made application here for a loan of \$100,000. I knew it was no use. The application was turned down flatly. I know you are justified in doing everything within your power to safeguard your policy holders' money in such times as these, but I thought if you knew this man, knew his character and his multitude of kindnesses, you would not stand by and see him sacrificed."

There is one little illustration of his character and his code that I want to bring before you. I could give many, but this will suffice. Some years ago he sold a piece of property to a man and took notes in part payment. A little later the buyer sent for him and told him he was in serious trouble and feared he would not weather it. "You sold that property in good faith to me, Jake," said the buyer, "and it would be wrong to have you suffer through some mistakes I have made. For your own protection I want you to take the property back. If you don't and I go to the wall you probably will lose what I owe you. Jacobson took the property over and two years later he sold it. Then he went to the other man and laid on his desk a certified check. 'My friend,' he said, 'I sold that building at a profit of \$20,000. Here is the profit, less 6 per cent. on the money you owed me. It is yours.'"

"The other man protested that he had no interest in the transaction. 'Oh, yes, you did,' said Jacobson. 'If you had not been honest I probably would

have lost all. The property was yours because you purchased it from me. When I too kit back I simply carried it for you. Now that I have sold it you are entitled to what profit there is in the transaction, but I am entitled to proper interest on my money, and I have deducted it.'"

Radcliffe told the story impressively, but one of the members of the Board who had a habit of frowning did not appear to be much in sympathy with him.

"Mr. Radcliffe," he remarked, "you have led us to believe you have a personal interest in this man. You said, I believe, that if any man should help him you should. Did you happen to be the person who purchased that property and got the \$20,000, less the 6 per cent?"

"No," replied Mr. Radcliffe. "My case was different. I am much younger than Mr. Jacobson. He is old enough to be my father, but when I was quite young I was in the same business that he is engaged in. My brother and I were partners. My brother looked after the factory and I looked after the office affairs and the outside trade. Jacobson's firm was our principal customer. I only knew Jacobson as a business rival. I did all I could to get trade away from him, and I think he did all he could to win customers from us. He was well established and had ample capital. We were new, comparatively and had small capital. It was a hard fight for us. We probably would have done better but for the fact that my brother and I disagreed. Maybe I was at fault. Maybe my brother, too, was to blame. We differed radically on many points and came to such a pass that it became apparent that unless the friction ended there would be only one ending to it, and that had for both of us."

"When he gave his report, I asked my brother which he would do: buy or sell. He said he would sell, but he wanted far more than half the value set by the appraiser. I had a friend who was willing to buy my brother's interest, but my brother was obdurate. He wanted his price or

nothing at all. We dragged along for months. I offered to sell at far below the appraiser's estimate of my holdings, but it was no use. Each month meant more and more loss to our concern and nearer and nearer approach to bankruptcy. The factory became disorganized, the trade which we formerly controlled drifted away from us, and, to cap the climax, there came a financial panic—the one of '93—not so bitter as the present one, but bad enough. The little we had was tied up in one of the bank failures, we could not meet our obligations, and one day the sheriff took charge of the plant. Everything I had in the world was in that property. No one except a person who has had the experience can appreciate the agony a man suffers when the business which has become part of his life is wrecked. I know."

"When I was in the depths of that trouble I got a message one day from Mr. Jacobson. He wanted to see me. I went. After we had eaten he asked me to excuse him if he asked some personal questions. Then he told me he had heard I was wiped out of everything, and he asked if it was true. I told him it was a fact—that I did not have a dollar left in the world. He said he was sorry, very sorry, and that while he had not met me, he knew me well enough to know I had made a good fight. He said I must not lose heart, that in the respect of all the men in our business, and that with youth and vigor I had great assets on which to build again. He told me life was honesty; that he had had any idea of, and that I must not permit the reverse to which I had been subjected to affect my principles or my faith in myself."

"Then he told me he wanted to help me, but he could not do so much as he would like, for times were hard and money was very scarce. He offered me \$100,000. And while he was talking, he was rolling up a piece of paper which he had drawn out of his pocket. When he had rolled up the paper he handed it over to me."

"I unrolled the paper and then I looked at him. He never had done a cent of business in his life, and he was under no obligation whatever to make me a Jew and I was a Gentile. He only knew each other in a business way. I was a broken man. I had done all I could to win trade away from him, and now, in my greatest distress, he was offering me a check for \$100,000. The tears hid it from view, and then I laid over on the table right on the dishes and blubbered like a baby."

There was a suspicious moisture in Mr. Radcliffe's eyes as he got to this part of his story and there was a queer hitch in his voice. But the member of the committee who had frowned at the first story was scowling now. Not only that, but he had risen from his seat, and, taking a bunch of keys from his pocket, he was pawing them about angrily from a key chain while he strode up and down the room. No one dared say a word, but after a few minutes he returned, and after Mr. Radcliffe finished, he then one of the members, after a predatory clearing of his throat, said: "Mr. Chairman, these are extremely critical times and we are committed to a certain policy, but it appears to me we might make an exception in the case of this man Jacobson. By the way, how much does he want?"

"It is \$100,000, I believe. Am I right, Mr. Radcliffe?"

"Yes," said Mr. Radcliffe.

"And, of course, the security is ample."

"That represents not more than one-third of the value of the property," said Mr. Radcliffe. "The estimate of your controller, who is a very conservative, puts the value at \$250,000."

"Then I move the loan be approved," said the gentleman who had cleared his throat.

"No," roared the member who was pawing the floor. "Don't give him \$100,000. If you're going to give him a cent, give him enough so he will be foot loose until this thing is over. If you're going to do this thing at all, do it right."

And they did it right, for the biggest loan ever made on the Jacobson property was put through that panic day. (Copyright, 1911, by Richard Spillane.)

Culpeper Social News
[Special to The Times-Dispatch.]
Culpeper, Va., March 11.—Miss Sallie Bennett, who is teaching in Orange, spent the week-end with her family at "Sunlight."

Robert Mackall returned Saturday from a visit to relatives in Baltimore and other points in Maryland.

Mr. Holtz, of High Point, N. C., is the guest of his brother, L. Holtz, at his home on East Street.

Dr. George Sprinkel, who has been the guest of his wife, Mrs. and Mrs. G. A. Sprinkel, for the past week, returned to his home in Staunton, on Wednesday evening.

Misses Mary and Annie Jones were Sunday guests of Miss Lida Lewis, at her home in the country. Miss Sude Lewis is visiting friends in Culpeper.

Miss Annie Belle Mason has returned from Florida, where she has been for several months, and was the guest this week of Mrs. Lewis Nelson before going home.

Miss Louise Fray is home again after an extended trip that included visits to friends in Greensboro, Wilson and Goldsboro, N. C., and has with her a school friend, Miss Bent, of Goldsboro.

Mrs. Bots Strother spent the first of the week in Washington on a visit to her father, L. L. Johnson.

Mrs. Mattie Burney has been the

guest during the week of friends in Washington.

Miss Mary Coons has joined Miss Jean Coons at the home of their sister, Mrs. Hunt Strother.

Miss Gertrude Durant, who has been for the past week two weeks in Washington, returned home on Sunday.

Mrs. Fred Hitt, of State Mills, was the guest last week of her cousin, Mrs. Lewis Hitt, at her home on Jameson's Hill, and also of Mrs. Charlie Hitt, near Catfish.

Marshall Wingfield, of the "F. T. Valley," was in Culpeper last week en route to Washington. Mr. Wingfield recently stood the competitive examination and has received the appointment to West Point by Congressman James Hay, of his congressional district.

Thomas Slaughter, of Mitchell's, was among the out of town visitors who attended the banquet given to the laymen who met together in behalf of the missionary movement, at the Masonic Hall on Saturday night.

Miss Marion Kurnival, who has been the guest of friends in Alexandria, spent Saturday and Sunday with the Misses Loving and left Monday for her home at Rapidan, accompanied by Miss Louise Loving.

Miss Gladys Wingfield was the guest of relatives at "Green Lawn" for several days last week. After accompanying her brother, Meade, to the University Hospital, at Charlottesville, where he had a slight operation performed.

The Daughters of the Confederacy met Tuesday morning at the home of the president, Miss Manie Waite. Interesting letters from absent members were read, and a letter of thanks from Linton Mason for the prize recently awarded him for the best original essay on "The Life of General Lee."

Miss May Hill entertained the "Billiken" Club on Wednesday afternoon at the home of her brother, Temple Hill, on Railroad Street. Miss Hill's guests were Misses Louise Fray, Lella Fray, Mary Jones, Sadie Lewis, Mary Nalle, Jean Coons, Mary Coons, Bessie Carter, Alice Carter, Lulu Sutherland and Miss Best, of Goldsboro, N. C., who is a guest of Miss Louise Fray.

The banquet given at the Masonic Hall on last Saturday night in honor of the visiting laymen who were here in the interest of the Laymen's Missionary Movement, proved a most enjoyable affair and was largely attended. Among the visiting laymen were Eugene C. Massie, of Richmond, who made a delightful address on "Missions"; Clarence Lee, of Danville; Mr. Ragdale, of Washington, Ind.; Thomas Slaughter, of Mitchell's, and many others. A feature of the evening was an address by Mr. Minakuchi, of Japan, who charmed all of his hearers. On the following day, Sunday, addresses were made at all of the churches by the visiting laymen, and a mass-meeting was held at the Baptist Church that night, at which Mr. Minakuchi again made a most eloquent speech.

Wadesboro Social News
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Mrs. T. C. Cox went to Raleigh to spend the closing days of the Legislature.

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Mrs. T. C. Cox went to Raleigh to spend the closing days of the Legislature.

Miss Mary McKnight, after spending several days here as the guest of Mrs. W. C. Via, left Saturday afternoon for her home in Florence, S. C.

Mrs. J. M. Colson and Miss Maud Byrd are visiting their sister, Mrs. M. A. Helms, who lives near Monroe.

Mr. and Mrs. D. L. Niven, of Greenville, S. C., are visiting Mrs. Niven's mother, Mrs. J. J. Horne, Mr. and Mrs. Niven will leave in a few days for Tampa, Fla., and other points South.

Rev. H. Morton, of Greensboro, came this week to make his home with his son, W. M. Morton.

Miss Johnnie Dunlap has returned home from Lake City, S. C., and Wilmington, where she spent some time with relatives and friends.

Mrs. J. T. Tice went to Charlotte this week to spend a few days with her daughter, Miss Ella Tice, in that city.

Mrs. J. M. Peeler returned to her home at Albemarle to-day, after spending several days here with her parents, Mr. and Mrs. G. W. Huntley.

Dr. J. S. Webb is visiting relatives in Greensboro.

A. M. Stack and his daughter, Miss Lillian, have been visiting here.

T. F. Aycock is visiting his daughter at Albemarle.

Scottsville Social News
[Special to The Times-Dispatch.]
Scottsville, Va., March 11.—W. A. Powers, of Richmond, spent Sunday at the home of his mother, Mrs. D. P. Powers.

James C. Horsley, of Warminster visited friends here this week.

Miss Ann Powers, of Richmond, is the guest of his her cousin, Miss Susie Blair.

Jackson Beal, D. H. Pitts, S. R. Ganet and Dr. J. P. Blair were in Charlottesville this week.

James Seiler, of Albemarle, was in town several days ago.

Miss Virginia Pitts has returned from Richmond, where she has been visiting friends and relatives.

Dr. P. M. Strother was in Charlottesville Wednesday.

Mrs. Carrington, of Halifax county, is visiting her daughter, Mrs. James P. Dorrier, at "Mount Pleasant."

G. Mason Dillard, of Norfolk, spent several days this week at his country home, "Chester."

Dr. B. L. Dillard, of North Garden, was at the home of his sister, Miss Alice Dillard, several days this week.

R. L. Wade, of Richmond, was here Friday, visiting his mother, Mrs. M. M. Blair.

Miss L. K. Blair is visiting her sisters, Misses N. E. and M. P. Davis, in Richmond.

Bristol Social News
[Special to The Times-Dispatch.]
Bristol, Va., March 11.—Bristol friends were interested to receive the news from Southern Florida this week that Dr. and Mrs. A. M. Carter and Mrs. E. K. Crymbley and son, of Bristol, had been the guests of Mrs. Butler Ellis, at a Washington tea given at Cedar Key.

Mrs. W. S. Leake, of Richmond, spent the week here instructing a class of women in mission work. She was the guest at several social functions during her visit here.

T. H. Hedrick and W. L. Morey will return the coming week from an extended tour of the West and Southwest. They visited points of interest

in Colorado, Oregon, California, Arizona and Central America.

Mr. and Mrs. J. H. Swan, Edward K. Bachman, J. W. Self and Henry O. Bunn attended the annual meeting of the Masonic fraternity, in Nashville this week.

Miss Mary Wood has returned from Baltimore, where she spent several weeks. She was accompanied home by Miss Weed, of Saratoga Springs.

The Daughters of the Confederacy gave an elaborate musical comedy at the Harmonic Theatre to-day for the benefit of the Home for Needy Confederate women at Richmond. The Bristol Daughters are pledged to Mrs. Montague to furnish and support a room in the home.

Frank Davis joined Mrs. Davis on a visit to Lynchburg relatives a part of the present week.

Mr. and Mrs. Robert Griffith have returned from Florida, where they spent two or three weeks.

Miss Bettie Stoffel has returned to Valdosta, Ga., after a visit to Bristol relatives.

Mr. and Mrs. Stockton Turnbull are spending a few days at Jacksonville and other points in Florida.

Elley Stone has gone to Sanford, Fla., and will accompany his family home in the next ten days.

Among the young women from Sullivan College, who attended the banquet given by the Harmonic Theatre to-day for the benefit of the Home for Needy Confederate women at Richmond, were Misses Blanche Holston, Helen Otis, Rena Barker, La Vestre Ebo and Mrs. Samuel W. Mitchell entertained the members of the Fairmount Club at her pretty home on Pennsylvania Avenue Wednesday afternoon.

Mr. and Mrs. C. W. McGuire, who were guests of Congressman Seils and family at Johnson City, and who also visited relatives here, have returned to their home at London, Ontario. Mrs. McGuire is a sister of Congressman Seils, of the First Tennessee District.

Onancock Social News
[Special to The Times-Dispatch.]
Onancock, Va., March 11.—Mr. W. Morris, the guest of Miss Sadie E. Fletcher, for two weeks, returned to Norfolk Monday.

Mr. and Mrs. E. Finney is in Baltimore visiting relatives.

Mrs. Allie Hopkins, who spent the winter with her sister, Mrs. Waters, of Baltimore, returned Saturday.

A. J. McMath is home from Chicago. Mrs. Olin McMath and Miss Helen McMath are visiting here, the guests of Mrs. John Ironmonger.

Rev. G. Otis Meade held service at Emmanuel Church, Jenkins Bridge, Sunday morning at Christ Church, Bloxom. In the afternoon.

Mrs. Walter Norris Mason gave a bridge luncheon at her handsome bungalow Tuesday afternoon from 3 to 5 in honor of W. C. Wilcox and Mrs. J. L. Lacy. The Lacy Club, of Parkersburg, met with Mrs. J. Paul Platt Tuesday.

Mrs. William P. Bell is visiting relatives in Baltimore.

Rev. E. W. Robertson, of Crozer Theological Seminary, preached at Hollins Baptist Church Sunday.

Mrs. Rose H. Hendrix and Jennie D. Willis of Belle Haven, entertained Monday evening, in honor of their house guests, Mrs. W. E. Everett, of Portsmouth; Miss Margaret Willis, of Norfolk; and Mrs. Garland S. Willis, of Philadelphia.

Lenten services will be held in Holy Trinity Church Wednesday and Friday afternoon at 4 o'clock and Thursday evening at 7:30 o'clock.

William E. Hendrix, of Bryant Station College, Baltimore, and Robert S. Hopkins, of St. John's College, Annapolis, are home on account of the illness of their father, Robert L. Hopkins.

THAT LITTLE BALD SPOT
Men Be Sensible, Don't Let It Grow More Conspicuous
If you are beginning to worry about that spot right on the top of your head, where the hair is thin or has disappeared entirely.

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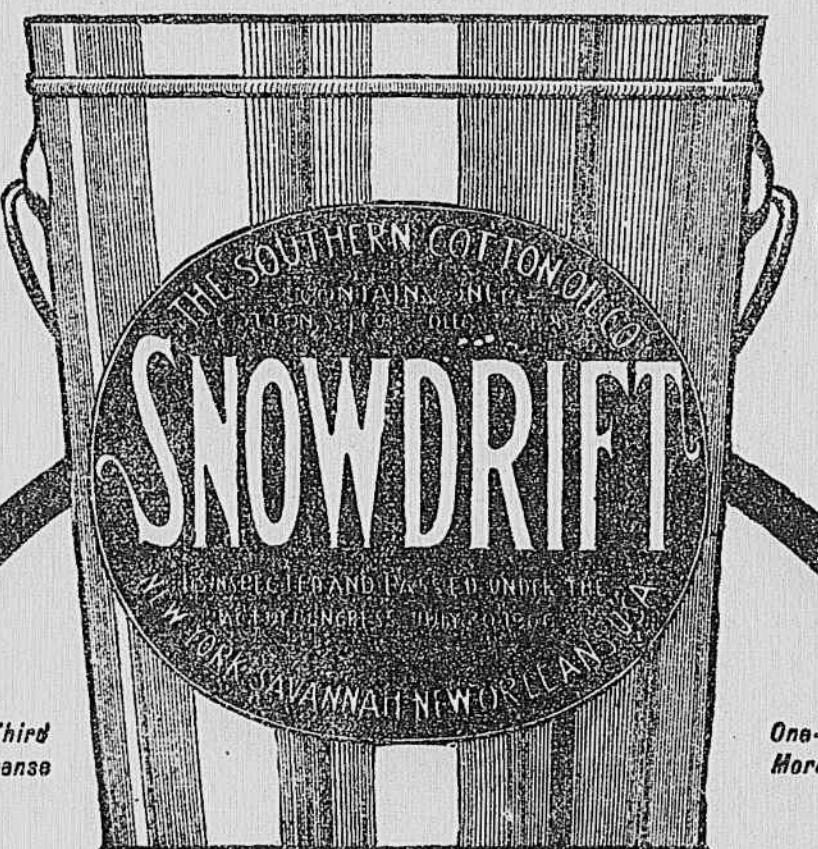
It will cause the hair to grow, if the hair root be not dead. It causes the hair to grow thicker, more luxuriant, and puts so much new life into it that it grows lustrous and beautiful.

The girl with the Auburn hair on every package. 50 cents at Tragle Drug Co. and druggists everywhere. Mail orders filled by American makers. The Giroux Mfg. Co., Buffalo, N. Y.

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Special to My Patrons and the General Public.
I hereby announce that my Spring Opening Sale of Ladies' Fine Tailored Suits begins Monday with a full line of the very latest spring samples and styles to choose from. Suits at \$35.00 each, and every Suit guaranteed to be satisfactory. Do not miss this opportunity of getting the most stylish Suits at the very lowest prices. Silk Suits a specialty. Be sure to visit my parlors before ordering your Spring Suit.

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Phone Madison 6911.

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